CLAIMS

What is claimed is:

 1. A method comprisin 	prising:
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- 2 identifying an authorized user with a biometric device; and
- 3 enabling the authorized user to access private information over a voice
- 4 network.
- 1 2. The method of claim 1 further comprising establishing a connection between
- 2 the voice network and a consumer access device.
- 1 3. The method of claim 2 wherein the consumer device is selected from the
- 2 group consisting of digital wallet (DW) devices, personal computers (PCs), personal
- 3 digital assistants (PDAs), electronic based organizers, watches, telephones,
- 4 autodialers, wireless telephones, settop boxes (STBs), video game counsels, remote
- 5 control units, personal radio communication units, telematic communication
- 6 devices, information panels, and kiosks.
- 1 4. The method of claim 2 further comprising enabling the authorized user to
- 2 conduct a transaction using the consumer access device.
- 1 5. The method of claim 1 further comprising:
- 2 accessing the information through a privacy clearing house; and
- 3 transferring the information.
- 1 6. The method of claim 5 wherein the information further comprises:
- 2 a password associated with the authorized user.

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- 1 7. The method of claim 5 wherein accessing further comprises establishing a
- 2 secure communication channel using Public Key Infrastructure (PKI).
- 1 8. An apparatus comprising:
- 2 a biometric device to identify an authorized user; and
- a consumer access device connected to the biometric device to enable the
- 4 authorized user to access restricted information over a voice network.
- 1 9. An apparatus comprising:
- 2 means for identifying an authorized user with a biometric device; and
- means for enabling the authorized user to access private information over a
- 4 voice network.
- 1 10. The apparatus of claim 9, further comprising presenting the information to
- 2 the user on a consumer access device selected from the group consisting of digital
- 3 wallet (DW) devices, personal computers (PCs), personal digital assistants (PDAs),
- 4 electronic based organizers, watches, telephones, wireless telephones, settop boxes
- 5 (STBs), video game counsels, remote control units, personal radio communication
- 6 units, telematic communication devices, information panels, and kiosks.
- 1 11. A machine-readable program storage medium tangibly embodying a
- 2 sequence of instructions executable by a machine to perform a method for
- 3 communicating, the method comprising:
- 4 identifying an authorized user with a biometric device; and
- 5 enabling the authorized user to communicate information over a voice
- 6 network.

1	12.	A system comprising:		
2		a memory for storing computer program instructions and data; and		
3		a processor coupled to the memory for processing the computer program		
4	instructions and data to:			
5		identify an authorized user with a biometric device; and		
6		enable the authorized user to communicate information over a voice		
7		network.		
1	13.	An apparatus for communication, the apparatus comprising:		
2		means for identifying an authorized user with a biometric device; and		
3		means for enabling a device so that the authorized user may communicate		
4	over a voice network.			
1	14.	The apparatus of claim 13, further comprising the device selected from the		
2	group consisting of digital wallet (DW) devices, personal computers (PCs), personal			
3	digital assistants (PDAs), electronic based organizers, watches, telephones, wireless			
4	telephones, settop boxes (STBs), video game counsels, remote control units,			
5	perso	personal radio communication units, telematic communication devices, information		
6	pane	ls, and kiosks.		
1	15.	A system comprising:		
2		a consumer access device with a communications unit; and		
3		a biometric device for allowing an authorized user access to the device.		
1	16.	The system of claim 15 further comprising communication of prespecified		
2	information upon biometric identification of the authorized user.			

- 1 17. The system of claim 15 further comprising an encrypted communications
- 2 unit.
- 1 18. The system of claim 15 further comprising automatic receipt and updating of
- 2 information stored in the consumer access device.
- 1 19. The system of claim 15 further comprising establishing a secure
- 2 communication link with the consumer access device before allowing transfer of
- 3 information.
- 1 20. The system of claim 15 further comprising a wireless communications unit.
- 1 21. An apparatus comprising:
- 2 means for biometric identification of an authorized user;
- 3 means for displaying information to the authorized user;
- 4 means for accepting authorized user input; and
- 5 means for communicating with a remote device.
- 1 22. The apparatus of claim 21 further comprising:
- 2 means for communicating via tones.
- 1 23. The apparatus of claim 22 wherein the tones are communicated over a
- 2 telephony-based system.